WHAT IS CLAIMED IS:

1   1. A method of facilitating credit card transactions, comprising:

2   receiving information associated with a customer's credit card

3   transaction; and

4   arranging through a communication network for invoice-based billing

5   information associated with the credit card transaction to be provided via a

6   customer device.

1   2. The method of claim 1, wherein the invoice-based billing information

2   includes a project identifier that the customer has associated with the

3   transaction.

1   3. The method of claim 1, wherein said arranging further comprises:

2   transmitting to an electronic mail address associated with the customer

3   a message indicating that the invoice-based billing information is available.

1   4. The method of claim 3, wherein the message includes an identifier

2   adapted to be used by the customer to retrieve the invoice-based billing

3   information.

1   5. The method of claim 3, wherein said transmitting is performed at

2   least one of: (i) on an invoice basis, (ii) on a periodic basis, and (iii) in

3   response to a request by the customer.

1   6. The method of claim 3, wherein said transmitting is associated with

2   a plurality of electronic mail addresses.

1   7. The method of claim 1, wherein said arranging further comprises:

2   sorting the invoice-based billing information on an invoice basis.

1   8. The method of claim 1, further comprising:

2   arranging for statement-based billing information to be provided via the

3 customer device.

1   9. The method of claim 1, further comprising:

2   receiving customer notation information from the customer device; and

3   storing the customer notation information in association with the

4 invoice-based billing information.

1   10. The method of claim 9, further comprising:

2   retrieving the customer notation information; and

3   arranging for the customer notation information to be provided via the

4 customer device.

1   11. The method of claim 9, wherein the customer notation information

2 comprises a notation code.

1   12. The method of claim 1, wherein a plurality of buyers are

2 associated with the customer, and the invoice-based billing information

3 includes a buyer identifier.

1   13. The method of claim 1, wherein said arranging is performed

2 without sending the invoice-based billing information via postal mail.

1   14. The method of claim 1, further comprising:

2   arranging for printed invoice-based billing information to be generated

3   via the customer device.

1   15. The method of claim 1, further comprising:

2   transmitting to the customer device at least one of: (i) enrollment

3   confirmation information, (ii) reminder information, (iii) payment schedule

4   information, (iv) payment confirmation information, and (v) payment history

5   information.

1   16. The method of claim 1, further comprising:

2   receiving from the customer device at least one of: (i) enrollment

3   information, and (ii) account adjustment information.

1   17. The method of claim 1, wherein the customer is associated with a

2   plurality of users, and further comprising:

3   controlling a user's access to the invoice-based billing information.

1   18. The method of claim 17, wherein at least one user comprise a

2   customer service representative.

1   19. The method of claim 1, further comprising:

2   arranging for the customer to provide payment on an invoice basis.

1   20. The method of claim 19, wherein the payment is provided with at

2   least one pre-stored bank account identifier.

1   21. The method of claim 19, wherein the payment is provided with a

2   bank check sent via postal mail.

1   22. The method of claim 19, wherein said arranging for the customer

2   to provide payment comprises:

3   receiving invoice-based allocation information associated with a

4   payment amount.

1   23. The method of claim 19, wherein said arranging for the customer

2   to provide payment comprises:

3   scheduling a future payment.

1   24. The method of claim 1, wherein the received information includes

2   at least one of: (i) a credit card account identifier, (ii) a merchant identifier, (iii)

3   an invoice date, (iv) a project identifier, (v) an invoice amount, and (vi) an item

4   description.

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1   25. The method of claim 1, wherein the provided information includes

2   at least one of: (i) a customer identifier, (ii) a customer name, (iii) a customer

3   address, (iv) a credit card account identifier, (v) a merchant identifier, (vi) a

4   merchant name, (vii) a merchant address, (viii) an invoice date, (ix) an invoice

5   identifier, (x) an invoice amount, (xi) an invoice balance, (xii) an invoice status,

6   and (xiii) an item description.

1   26. The method of claim 1, wherein the customer device comprises at

2   least one of: (i) a personal computer, (ii) a portable computer, (iii) a personal

3   digital assistant, and (iv) a wireless telephone.

1   27. The method of claim 1, wherein the communication network

2   comprises at least one of: (i) an Internet protocol network, (ii) the Internet, (iii)

3   a public network, (iv) a proprietary network, and (v) a wireless network.

1   28. An apparatus, comprising:

2   a processor; and

3   a storage device in communication with said processor and storing

4   instructions adapted to be executed by said processor to:

5   receive information associated with a customer's credit card

6   transaction, and

7   arrange through a communication network for invoice-based

8   billing information associated with the credit card transaction to be

9   provided via a customer device.

1   29. The apparatus of claim 28, wherein said storage device further

2   stores at least one of: (i) a customer database, and (ii) an invoice database.

1   30. The apparatus of claim 28, further comprising:

2   a communication device coupled to said processor and adapted to

3   communicate with at least one of: (i) a merchant device, (ii) a credit card

4   account device, (iii) an invoice controller, (iv) a transaction processing system,

5   and (v) a customer device.

1   31. A medium storing instructions adapted to be executed by a

2   processor to perform a method of facilitating credit card transactions, said

3   method comprising:

4   receiving information associated with a customer's credit card

5   transaction; and

6   arranging through a communication network for invoice-based billing

7   information associated with the credit card transaction to be provided via a

8   customer device.

1   32. A computer-implemented method of facilitating commercial credit

2   card transactions, comprising:

3   receiving information associated with a customer's commercial credit

4   card transaction, the received information including a project identifier;

5   transmitting to an address associated with the customer an electronic

6   message indicating that invoice-based billing information is available, the

7   message including a link to a Web site;

8   transmitting the invoice-based billing information, including the project

9   identifier, via the Web site and a customer device; and

10   arranging for the customer to provide payment on an invoice basis.

1   33. A method of purchasing items, comprising:

2   providing credit card account information associated with a credit card

3   transaction; and

4   receiving through a communication network invoice-based billing

5   information associated with the credit card transaction.